

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Richard Carl Schuster
Robert Mark Dockter
Debtors

Case No. 18-00812-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Jan 12, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Carl Schuster, Robert Mark Dockter, 112 Sunset Ave, Hanover, PA 17331-1849
5028985	+ BRENT C. DIEFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5028998	GLOBAL LENDING SERVICES, LLC, P. O. BOX 10437, PO BOX 19657, GREENVILLE, SC 29603
5028987	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5028984	+ RICHARD CARL SCHUSTER, ROBERT MARK DOCKTER, 112 SUNSET AVE, HANOVER, PA 17331-1849

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/PDF: resurgentbknotifications@resurgent.com	Date/Time	Recipient Name and Address
cr		Jan 12 2023 18:43:03	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ EDI: PRA.COM	Jan 12 2023 23:44:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
5028989	+ EDI: BANKAMER.COM	Jan 12 2023 23:44:00	BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012
5028990	+ EDI: CAPITALONE.COM	Jan 12 2023 23:44:00	CAPITAL ONE, ATTN GEN CORRES/BNKR, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5028991	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 12 2023 18:43:03	CARDWORKS/CW NEXUS, ATTN: BANKRUPTCY, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
5028992	+ Email/Text: bankruptcy@cavps.com	Jan 12 2023 18:37:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2321
5028994	+ EDI: CITICORP.COM	Jan 12 2023 23:44:00	CITICARDS CBNA, CITICORP CREDIT SVC/CENTRAL BNKR, PO BOX 790040, SAINT LOUIS, MO 63179-0040
5028995	+ Email/PDF: creditonebknotifications@resurgent.com	Jan 12 2023 18:42:57	CREDIT ONE BANK NA, PO BOX 98873, LAS VEGAS, NV 89193-8873
5046267	+ Email/Text: bankruptcy@cavps.com	Jan 12 2023 18:37:00	Calvary SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5028996	+ EDI: DISCOVER.COM	Jan 12 2023 23:44:00	DISCOVER FINANCIAL, PO BOX 3025, NEW ALBANY, OH 43054-3025
5031622	EDI: DISCOVER.COM	Jan 12 2023 23:44:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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5028997	+ EDI: AMINFOFP.COM	Jan 12 2023 23:44:00	FIRST PREMIER BANK, PO BOX 5524, SIOUX FALLS, SD 57117-5524
5043907	Email/Text: bankruptcy@glsllc.com	Jan 12 2023 18:37:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
5028999	+ Email/Text: lyonsbe2@upmc.edu	Jan 12 2023 18:37:00	HANOVER HOSPITAL, 300 HIGHLAND AVENUE, HANOVER, PA 17331-2203
5028988	EDI: IRS.COM	Jan 12 2023 23:44:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5028993	EDI: JPMORGANCHASE	Jan 12 2023 23:44:00	CHASE CARD, PO BOX 15298, WILMINGTON, DE 19850
5057418	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2023 18:43:02	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5057414	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2023 18:43:03	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5057054	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2023 18:43:02	LVNV Funding, LLC its successors and assigns as, assignee of Citibank USA, N. A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5056963	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 12 2023 18:43:07	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5056948	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 12 2023 18:37:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5043205	EDI: AGFINANCE.COM	Jan 12 2023 23:44:00	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
5029000	+ EDI: AGFINANCE.COM	Jan 12 2023 23:44:00	ONEMAIN FINANCIAL, ATTN: BANKRUPTCY DEPARTMENT, 601 NW 2ND ST #300, EVANSVILLE, IN 47708-1013
5059164	Email/Text: Bankruptcy.Notices@pnc.com	Jan 12 2023 18:37:00	PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
5029001	Email/Text: Bankruptcy.Notices@pnc.com	Jan 12 2023 18:37:00	PNC MORTGAGE, P. O. BOX 8703, DAYTON, OH 45401
5082688	EDI: PRA.COM	Jan 12 2023 23:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5082689	EDI: PRA.COM	Jan 12 2023 23:44:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5029682	+ EDI: RECOVERYCORP.COM	Jan 12 2023 23:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5051526	+ EDI: JEFFERSONCAP.COM	Jan 12 2023 23:44:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
5029002	Email/Text: BankruptcyMail@questdiagnostics.com	Jan 12 2023 18:37:00	QUEST DIAGNOSTICS, P.O. BOX 7306, HOLLISTER, MO 65673-7306
5050049	EDI: Q3G.COM	Jan 12 2023 23:44:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5028986	+ Email/Text: karen.brown@treasury.gov	Jan 12 2023 18:37:00	SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001

5029003	+ EDI: RMSC.COM	Jan 12 2023 23:44:00	SYNCB/CAR CARE MIDAS, PO BOX 965036, ORLANDO, FL 32896-5036
5029004	+ EDI: RMSC.COM	Jan 12 2023 23:44:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5029005	+ EDI: RMSC.COM	Jan 12 2023 23:44:00	SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5054343	+ EDI: CBSTD	Jan 12 2023 23:44:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
5029007	+ EDI: WFFC2	Jan 12 2023 23:44:00	WELLS FARGO DEALER SERVICES, ATTN: BANKRUPTCY, P. O. BOX 19657, IRVINE, CA 92623-9657

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5195294	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5195295	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5029006	##+	TD RETAIL CARD SERVICES, ATTN: BANKRUPTCY, 1000 MACARTHUR BLVD, MAHWAH, NJ 07430-2035

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2023 at the address(es) listed below:

Name	Email Address
Brent Diefenderfer	on behalf of Debtor 2 Robert Mark Dockter bdiefenderfer@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;r48835@notify.bestcase.com
Brent Diefenderfer	on behalf of Debtor 1 Richard Carl Schuster bdiefenderfer@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;ephillips@cgalaw.com;r48835@notify.bestcase.com
Jack N Zaharopoulos	TWeef@pamd13trustee.com

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James Warmbrodt
on behalf of Creditor PNC BANK N.A. bkgroup@kmllawgroup.com

Michael Patrick Farrington
on behalf of Creditor PNC BANK N.A. mfarrington@kmllawgroup.com

United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	Richard Carl Schuster	Social Security number or ITIN xxx-xx-0374
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	Robert Mark Dockter	Social Security number or ITIN xxx-xx-1118
	First Name Middle Name Last Name	EIN _____
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: 1:18-bk-00812-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Carl Schuster

Robert Mark Dockter

By the court:1/12/23

Henry W. Van Eck, Chief Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

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Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.